

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
RALEIGH DIVISION**

In re:  
**Rosalind Devora Brown,**

Soc. Sec. No. xxx-xx-2210  
Mailing Address: 2 Orion Circle, Rougemont, NC 27572-

Debtor.

**FILED**

**Rosalind Devora Brown,**

Plaintiff, A.P. No.: S-05-00023-5-AP

**MAR 04 2005**

PEGGY B. DEANS, CLERK  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF N.C.

**Real Time Resolutions, Inc.,**

Defendant.

**JUDGMENT BY DEFAULT**

**DEFAULT HAS BEEN ENTERED** against the Defendant **Real Time Resolutions, Inc.** by the Clerk of Court in this action to value collateral and to determine the secured status of said claim held by the Defendant. Thereafter, on application of the Plaintiff, judgment is entered against said Defendant in favor of the Plaintiff as follows:

**IT APPEARING** to the Court that this matter is a core proceeding pursuant to 28 U.S.C. Section 157, and that the court has jurisdiction pursuant to 28 U.S.A. Sections 151, 157 and 1334.

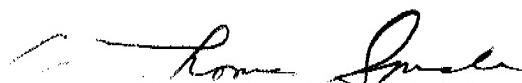
**IT FURTHER APPEARING** to this Court that the Defendant in this proceeding, and all other parties in interest, were duly served with the Complaint, that the Defendant has failed to answer the Complaint or otherwise defend this adversary proceeding as provided by the Bankruptcy Rules, that the Defendant is not in the military and is neither infant in age nor incompetent, and that the Plaintiff is entitled to judgment by default, and

**IT FURTHER APPEARING** that this action was properly commenced, in accordance with Section 506 of the Bankruptcy Code and Section 7001 of the Bankruptcy Rules, and that there is just cause to grant the relief requested, as it would appear that the claim of Real Time Resolutions, Inc., secured by a Deed of Trust (recorded on 8/20/97 in Book 3253 at Page 9, Durham County Registry of Deeds), is an unsecured claim, and therefore, in accordance with 11 U.S.C. 506(a), that the lien imposed by said Deed of Trust is void.

**NOW THEREFORE, IT IS THEREFORE ADJUDGED, ORDERED AND DECREED** that pursuant to Bankruptcy Rule 7055, the Court hereby enters default judgment against the Defendant, and accordingly, the said claim held by Real Time Resolutions, Inc. is deemed to be an unsecured claim, to be treated as an unsecured claim in the Plaintiff's Chapter 13 plan; and

**IT IS FURTHER ADJUDGED, ORDERED AND DECREED** that Real Time Resolutions, Inc. shall cancel said Deed of Trust forthwith upon the granting of the Plaintiff's discharge pursuant to 11 U.S.C. Section 1328(a).

Dated: MAR 04 2005



United States Bankruptcy Judge